

Information to identify the case:

Debtor 1	<u>Atanael Lopez</u>	Social Security number or ITIN	xxx-xx-3573
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Ciejea Y. Lopez</u>	Social Security number or ITIN	xxx-xx-2571
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-19433-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Atanael Lopez
aka Atanael Lopez-Gomez

Ciejea Y. Lopez
aka Ciejea Jackson-Lopez

8/9/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Atanael Lopez
 Ciejea Y. Lopez
 Debtors

Case No. 18-19433-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 28

Date Rcvd: Aug 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2018.

db/jdb	Atanael Lopez, Ciejea Y. Lopez, 508 Crestwood St, Piscataway, NJ 08854-6505
517520744	CBNA / The Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
517520746	Home Depot Credit Services/CBNA, PO Box 790328, Saint Louis, MO 63179-0328
517520751	Raymour & Flanigan Furniture, PO Box 731, Mahwah, NJ 07430-0731
517520752	Raymour & Flanigan Furniture/Wells Fargo, PO Box 660431, Dallas, TX 75266-0431
517520754	STS Tire/Credit First NA, PO Box 81344, Cleveland, OH 44188-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Aug 09 2018 22:52:06 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 09 2018 22:52:03 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517520738	E-mail/Text: bankruptcycare@affinityfcu.com Aug 09 2018 22:51:32 Affinity Federal Credit Union, PO Box 621, Basking Ridge, NJ 07920-0621
517520739	+EDI: GMACFS.COM Aug 10 2018 02:18:00 Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
517520740	EDI: BANKAMER.COM Aug 10 2018 02:18:00 Bank Of America, PO Box 15019, Wilmington, DE 19886-5019
517520742	EDI: BANKAMER.COM Aug 10 2018 02:18:00 Bank of America, P.O. Box 982235, El Paso, TX 79998-0000
517520741	+EDI: BANKAMER.COM Aug 10 2018 02:18:00 Bank of America, P.O. Box 15019, Wilmington, DE 19850-5019
517520743	EDI: CRFRSTNA.COM Aug 10 2018 02:18:00 Bridgestone/Credit First NA, PO Box 81344, Cleveland, OH 44188-0001
517520745	+EDI: CRFRSTNA.COM Aug 10 2018 02:18:00 Credit First N.A., 6275 Eastland Rd, Brook Park, OH 44142-1399
517520747	EDI: IRS.COM Aug 10 2018 02:18:00 Internal Revenue Service, P.O. Box 9052, Andover, MA 01810-9052
517520748	EDI: RMSC.COM Aug 10 2018 02:18:00 Karastan/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
517520749	EDI: NAVIENTFKASMSERV.COM Aug 10 2018 02:18:00 Navient Solutions, Inc., PO Box 9640, Wilkes Barre, PA 18773-9640
517520750	EDI: AGFINANCE.COM Aug 10 2018 02:18:00 One Main Financial, P.O. Box 140489 Bankruptcy Department, Irving, TX 75014-0489
517520755	EDI: RMSC.COM Aug 10 2018 02:18:00 SYNCEB / Home Design, 950 Forrer Blvd, Kettering, OH 45420-1469
517520753	EDI: RMSC.COM Aug 10 2018 02:18:00 Shaw Financial Solutions/SYNCEB, PO Box 960061, Orlando, FL 32896-0061
517522046	+EDI: RMSC.COM Aug 10 2018 02:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517520756	EDI: RMSC.COM Aug 10 2018 02:18:00 Synchrony Bank/Home Design, PO Box 960061, Orlando, FL 32896-0061
517520757	EDI: RMSC.COM Aug 10 2018 02:18:00 Synchrony Bank/Home Design, PO Box 105972, Atlanta, GA 30348-5972
517520758	EDI: CITICORP.COM Aug 10 2018 02:18:00 The Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
517520759	EDI: VAND.COM Aug 10 2018 02:18:00 Vanderbilt Mortgage & Finance, PO Box 9800, Maryville, TN 37802-9800
517520761	EDI: WFFC.COM Aug 10 2018 02:18:00 WFF National Bank, PO Box 94498, Las Vegas, NV 89193-4498
517520760	EDI: WFFC.COM Aug 10 2018 02:18:00 Wells Fargo Auto Finance, P.O. Box 29704, Phoenix, AZ 85038-9704

TOTAL: 22

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 318

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Date Rcvd: Aug 09, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2018 at the address(es) listed below:

Daniel E Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com/familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ep
iqsystems.com
Daniel E. Straffi on behalf of Trustee Daniel E Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com/familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ep
iqsystems.com
Denise E. Carlon on behalf of Creditor Vanderbilt Mortgage and Finance, Inc.
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Frederick J. Simon on behalf of Debtor Atanael Lopez simonmonahan216@gmail.com
Frederick J. Simon on behalf of Joint Debtor Ciejia Y. Lopez simonmonahan216@gmail.com
Kevin Gordon McDonald on behalf of Creditor Vanderbilt Mortgage and Finance, Inc.
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7